



Scale of Fees (All fees are exclusive of VAT)

These services are normally provided on a fee basis as set out below.

SCALE OF FEES (all fees are subject to VAT)

<p>Group Pension Schemes <i>This service can also be provided on a commission basis – see Scale of Commissions below.</i></p> <p>Corporate Trustee Service (provided by HC Pensioneer Trustees DAC a wholly owned subsidiary of HC Financial Advisers Limited, trading as HC Financial Limited)</p>	<p>Individual consideration but broadly: Initial Set Up Charge: Up to €2,000 Annual Maintenance: Maintenance fee of €2,000 per annum plus servicing fee of up to €75 per member per annum Fund based commission: 0 – 0.5% per annum</p> <p>Annual Fee: Depends on pension scheme size but usually in the region of €100 plus up to €50 per member per annum</p>
<p>Small Self Administered Pension Schemes (SSAPS) (provided by HC Pensioneer Trustees DAC)</p>	<p>SSAPS Set-Up Fee: €2,000 Annual Maintenance & Pensioneer Trusteeship: €1,650 - €3,000</p> <p>The annual maintenance fee above may be increased where the SSAPS invests in direct property.</p> <p>Investment management services are not provided by HC Pensioneer Trustees to SSAPS. These services can be provided separately by HC Financial Advisers Limited if required.</p>
<p>Pensions Advice & Reviews</p>	<p>€200 - €250 per hour depending on complexity involved</p>
<p>Overall Financial Review</p>	<p>€200 - €250 per hour depending on complexity involved</p>
<p>Corporate Advisory</p>	<p>Fees are negotiated on a case by case basis but broadly €200 - €250 per hour</p>
<p>Probate Valuation</p>	<p>Minimum of €200, thereafter €200 per hour</p>

Scale of Fees (cont'd)

INTERMEDIARY SERVICES

These services are usually provided on a commission basis whereby HC Financial Advisers Limited are remunerated directly by the product provider. The scale of commission for the arrangement of products is listed below. These services may also be provided on fee basis.

SCALE OF COMMISSIONS

Pensions <i>Group Scheme, Executive, Personal, PRSA, Self-Directed Pensions</i>	<i>Regular Contributions:</i> Level Commission Model: Up to 5% of annual contribution Initial & Renewal Commission Model: Up to 20% of annual contribution & annual renewal commission of up to 5% may also apply <i>Fund based commission:</i> Single Contributions: Up to 1% per annum Up to 5% of contribution Fund based commission: Up to 1% per annum
Annuity / Buy Out Bond	2% - 3% of amount invested <i>Fund based commission:</i> Up to 1% per annum
ARF / AMRF's	2% - 5% of amount invested & annual renewal commission may also apply <i>Fund based commission:</i> Up to 1% per annum
Protection <i>Term Assurance, Mortgage Protection, Specified Illness, Income Protection, Group Risk</i>	<i>Term Assurance, Mortgage Protection, Specified Illness & Income Protection:</i> Up to 130% of annual premium & annual renewal commission may also apply <i>Group Risk:</i> Between 6% and 12.5% of annual premium
Investment Bonds	2% - 3% of amount invested & annual renewal commission may also apply <i>Fund based commission:</i> Up to 1% per annum
Regular Savings Plans	Up to 10% of annual premium & annual renewal commission of up to 5% may also apply <i>Fund based commission:</i> Up to 1% per annum
Deposits	0.3% of deposit amount – 12 months 0.15% of deposit amount – 6 months (min 6 months)
Structured Investment Products	Up to 5% of amount invested (<i>usually built into product pricing structure</i>) <i>Fund based commission:</i> Up to 1% per annum
Residential Mortgages & Remortgages	Mortgage Commission is 1% across all lenders Minimum Fee €1,000 (balance paid by client where appropriate)

Please note that some life insurance companies may pay additional remuneration but this does not in any way affect the client's contract.